

ABSTRACT

**[0075]** A composite material comprising at least a first layer which comprises a surfactant component, surfactant-generated microcells, a filler component and a binder component; and a second layer which comprises a metallic component. The composite material may further comprise a substrate to which the first layer is adhered. The composite materials have heat insulating, and fire resistant characteristics and are particularly suited for use in building materials and mattresses.